




What's Next for the Community Rating System?



California Department of Water Resources



Administrative



- ✓ Cell phones/pagers on silent
- ✓ OK to have coffee/food in the room
- ✓ We'll take breaks
- ✓ Bathroom location
- ✓ Smoking areas
- ✓ CFM CECs
- ✓ Ask questions any time







CRS Basics



- ✓ Voluntary program
- ✓ Recognizes things above and beyond the minimum requirements of the NFIP
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office
 - ✓ ISO/CRS Specialist – Dave Arkens
- ✓ State CRS Coordinator – Dave Rolph
- ✓ *CRS Coordinator's Manual*






National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2007



OMB No. 1660-0022
Expires: August 31, 2010.

Has been extended
to Sept. 30, 2013

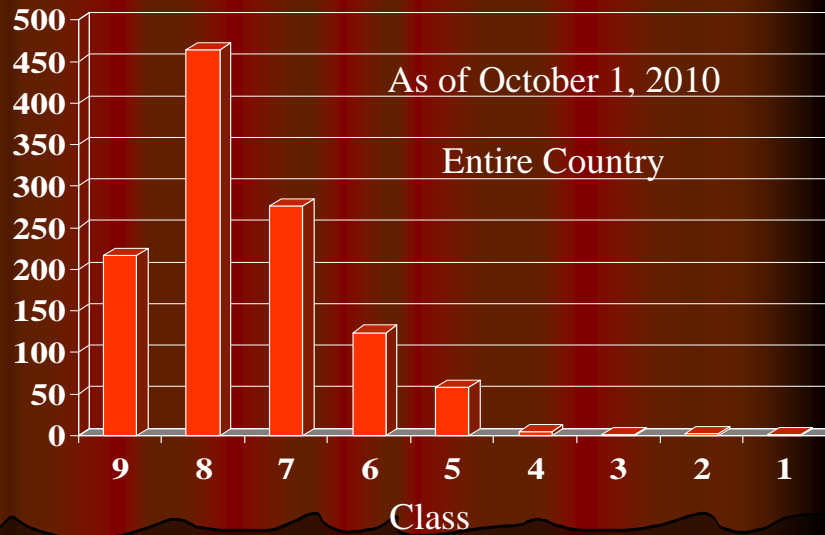


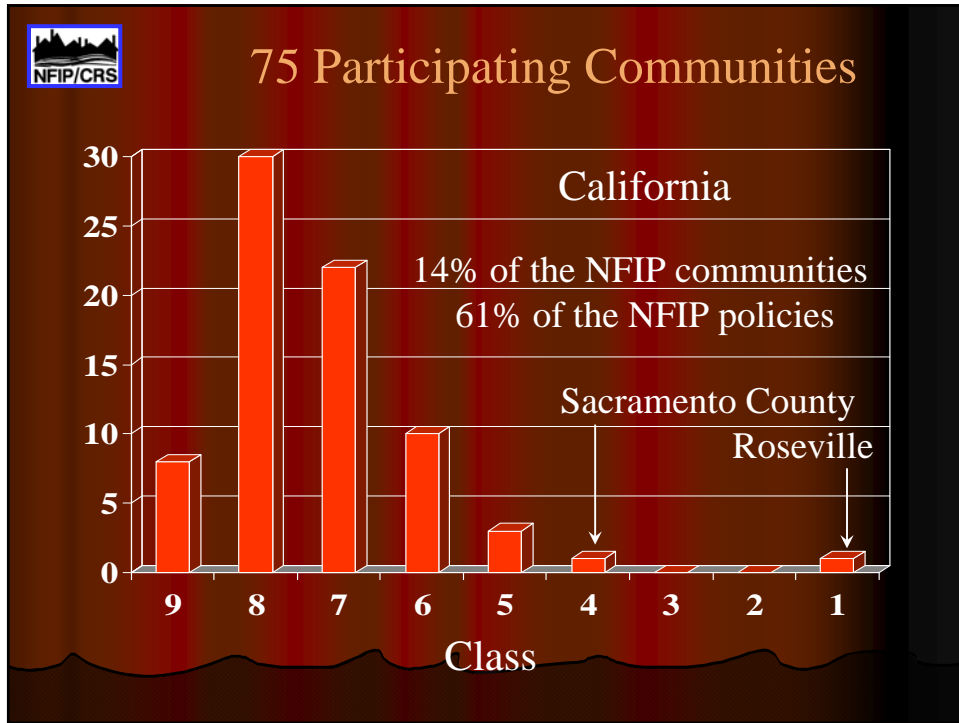
Premium Discount


Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0



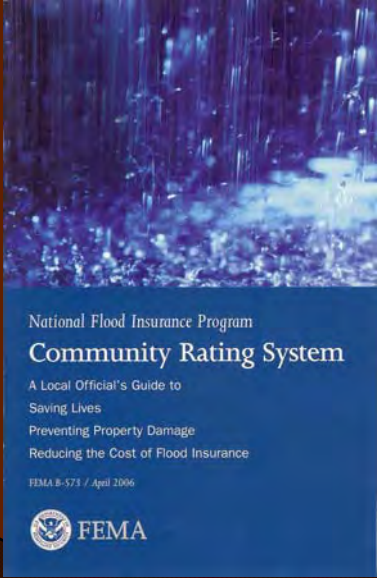
1,148 Participating Communities









Community Rating System







Community Rating System

CRS State Profile: California

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2010. NFIP Insurance policies in force are as of May 1, 2010. Insurance premiums and CRS discounts are estimates for May 1, 2010 based on policies in force on May 1, 2010.

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Figure 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Figure 1. Policies, Premiums and CRS Savings for CRS Communities in California

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
163,039	\$113,514,304	\$13,022,891



Community Rating System

FIGURE 2.

Community Name	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	Total Points
Alameda County	117	140	44	66	17	66	30	40	885	129	101	0	0	0	280	0	0	74	1,969
Anaheim, City	115	140	173	66	66	0	12	42	150	137	94	0	25	0	285	0	0	74	1,379
Concord, City	65	140	174	40	51	62	0	0	122	122	87	0	0	0	280	0	0	74	1,217
Contra Costa County	71	140	47	40	44	0	123	399	530	110	105	0	0	0	280	48	0	74	2,011
Corie Madera, Town	56	140	181	66	48	62	0	514	144	136	82	0	0	0	330	85	0	74	1,898
Cupertino, City	56	140	108	42	69	3	0	233	206	45	64	0	0	0	315	35	0	64	1,377
Fairfield, City	112	140	27	45	34	59	58	242	251	173	92	0	0	0	230	0	0	74	1,537
Fountain Valley, City	70	140	130	40	51	64	0	50	194	65	74	0	0	0	269	135	0	84	1,345
Fremont, City	112	140	0	40	21	62	205	419	76	39	90	0	0	0	225	0	0	74	1,505
Fresno County	70	140	0	40	23	0	12	42	853	113	354	0	0	0	213	0	0	74	1,934
Fresno, City	56	0	0	40	25	0	12	639	16	130	354	0	0	0	238	0	0	74	1,584
Gilroy, City	56	140	28	40	28	0	12	44	200	42	97	0	0	0	294	175	0	74	1,230
Huntington Beach, City	56	140	177	60	55	62	0	198	193	104	68	0	0	0	220	185	0	64	1,588
Irvine, City	56	140	24	66	17	0	13	0	133	127	114	0	0	0	279	0	0	74	1,043
Kern County	105	0	0	40	18	0	12	55	938	91	158	0	0	0	40	0	0	74	1,531
Lake County	71	140	111	40	32	0	23	50	602	128	91	0	0	0	0	0	0	74	1,362
Lake Elsinore, City	56	140	68	40	0	0	0	0	129	102	0	0	0	0	15	0	0	74	624
Lathrop, Town	112	140	150	40	55	45	0	194	218	44	56	0	0	0	30	0	0	74	1,158
Long Beach, City	127	140	78	66	58	13	11	155	77	238	120	0	0	0	327	19	0	74	1,503
Los Altos, City	56	140	154	40	30	59	11	40	16	113	90	0	0	0	324	0	0	74	1,147
Los Angeles County	94	140	89	40	22	59	11	49	47	106	221	30	0	0	303	11	0	74	1,296
Los Angeles, City	54	140	106	40	43	48	0	312	235	74	65	182	0	0	268	65	0	64	1,606
Manteca, City	112	140	11	40	5	3	0	0	119	58	56	0	0	0	205	26	0	74	649
Milpitas, City	112	140	212	66	96	62	20	105	405	177	90	187	0	0	324	95	0	74	2,165
Mission Viejo, City	86	140	2	40	16	3	0	41	202	103	68	0	0	0	253	0	0	64	1,018
Monterey County	127	140	101	40	24	62	154	41	868	129	322	69	0	0	238	114	0	70	2,549
Moreno Valley, City	56	140	55	40	12	59	22	0	271	175	109	0	0	0	188	0	0	74	1,199
Morgan Hill, City	67	140	117	40	65	52	81	361	190	79	97	0	0	0	324	24	0	74	1,711
Mountain View, City	52	140	119	40	13	0	11	108	77	134	86	0	0	0	315	10	0	74	1,180
Muneta, City	56	0	9	40	12	0	14	48	33	181	109	0	0	0	230	0	0	74	807
Napa, City	60	140	48	40	52	66	39	260	133	106	90	109	50	84	330	155	0	74	1,834
Newport Beach, City	56	140	8	66	25	0	11	84	121	145	103	0	0	0	263	0	0	74	1,096
Novato, City	90	140	87	40	46	3	133	669	216	106	65	102	0	0	315	53	0	64	2,129



Community Rating System

FIGURE 3.

Community Name	NFIP Policies	Annual Premium	CRS Reduction
Alameda County	946	\$858,449	\$130,850
Anaheim, City	603	\$518,207	\$42,456
Concord, City	521	\$545,737	\$52,549
Contra Costa County	2,032	\$1,771,911	\$387,304
Corie Madera, Town	579	\$681,560	\$104,411
Cupertino, City	78	\$79,283	\$6,656
Fairfield, City	605	\$478,922	\$68,194
Fountain Valley, City	1,355	\$1,223,224	\$87,086
Fremont, City	447	\$455,712	\$63,281
Fresno County	1,418	\$1,112,958	\$100,187
Fresno, City	387	\$289,054	\$23,483
Gilroy, City	142	\$242,555	\$24,545
Huntington Beach, City	8,418	\$7,699,506	\$965,048
Irvine, City	165	\$101,570	\$4,167
Kern County	3,698	\$2,610,273	\$253,566
Lake County	1,641	\$1,277,506	\$125,263
Lake Elsinore, City	123	\$107,473	\$5,100
Lathrop, Town	166	\$66,845	\$1,141
Long Beach, City	4,054	\$3,798,395	\$559,152
Los Altos, City	107	\$102,279	\$9,118
Los Angeles County	3,566	\$2,905,377	\$236,533
Los Angeles, City	8,332	\$5,867,321	\$642,825
Manteca, City	101	\$41,390	\$547
Milpitas, City	2,201	\$1,921,552	\$437,622
Mission Viejo, City	68	\$45,613	\$2,172



Community Rating System

Community: WATSONVILLE, CITY OF

County: SANTA CRUZ COUNTY

State: CALIFORNIA

CID: 060357

Current CRS Class = 7 [Printable Version]

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		968	852	66	50
PREMIUM		\$1,013,842	\$939,534	\$58,120	\$16,188
AVERAGE PREMIUM		\$1,047	\$1,103	\$881	\$324
CRS Class					
09	Per Policy	\$60	\$65	\$46	\$0
	Per Community	\$58,326	\$55,267	\$3,059	\$0
08	Per Policy	\$117	\$130	\$46	\$0
	Per Community	\$113,592	\$110,533	\$3,059	\$0
07	Per Policy	\$174	\$195	\$46	\$0
	Per Community	\$168,859	\$165,800	\$3,059	\$0
06	Per Policy	\$235	\$259	\$93	\$0
	Per Community	\$227,185	\$221,067	\$6,118	\$0
05	Per Policy	\$292	\$324	\$93	\$0
	Per Community	\$282,451	\$276,333	\$6,118	\$0



CRS Users Groups



CRS Users Groups

- ✓ Informal organization
- ✓ Interested people
- ✓ Meet periodically
- ✓ Talk and share ideas
- ✓ Locally organized
- ✓ Volunteer organizer



Community Rating System Users Groups

What is a users group?

A CRS users group is an informal organization of people interested in the Community Rating System. The organization is usually of people from the same metropolitan area, but there are multi-county and statewide users groups, too.

What do they do?

They meet and talk and share good ideas. Sometimes they arrange a presentation through their DVO CRS Specialist and sometimes one or more members will talk about how they implement an activity. When possible, the area's DVO CRS Specialist will attend and sometimes they can bring in a CRS technical reviewer or other national expert on a CRS activity. Some users groups have developed and help coordinate activities that result in credit for the participating communities, such as a countywide public information program strategy.

How are they organized?

There is no required organization. CRS committees of your floodplain management associations are organized according to their association bylaws. Others have volunteer leaders who organize the meetings and volunteer secretaries who take minutes. There's no requirement for minutes, but some groups have found them helpful in informing members who could not make a meeting.

Who starts them?

Whoever is interested. Some have been started by state officers and some by state floodplain management associations, but several have been started by local CRS Coordinators who wanted to help their neighbors implement an activity or wanted to share some lessons they learned.

Can coordinators join?

Why not? Often coordinators work for several communities and can disseminate the information learned at a meeting to their clients.

What users groups exist now?

There are countywide users groups in Palm Beach, Broward, Miami-Dade, and Pinellas Counties, Florida. There is a three-county group along the Mississippi coast called the Coastal Hazards Outreach Strategy Team (CHOST) and a group for the Houston-Andover area called the Flood Awareness Strategy Team (FAST). A Dallas metropolitan area group just got formed. The state floodplain management associations for Illinois, Colorado, and California have created CRS Committees that act as statewide users groups.

Have any more information?

See the attached article in the experiences of these Florida users groups.



CRS Users Groups




Regional Users Groups

- ✓ Palm Beach County, FL
- ✓ Broward County, FL
- ✓ Dade County, FL
- ✓ Pinellas County, FL
- ✓ Mississippi coast
- ✓ Houston, TX
- ✓ Dallas, TX
- ✓ New Orleans, LA


State Associations


- ✓ Colorado
- ✓ Illinois
- ✓ Floodplain Management Association





CRS Users Groups





Past activities

- ✓ Share how activities done
- ✓ Discuss common concerns
- ✓ Talks by ISO/Tech reviewer
- ✓ Joint outreach projects
- ✓ Joint outreach project strategy
- ✓ Get new communities in
- ✓ Organize training
- ✓ 2012 *Manual* change feedback
- ✓ 1/2 of one group's communities improved their CRS class



CRS Users Groups



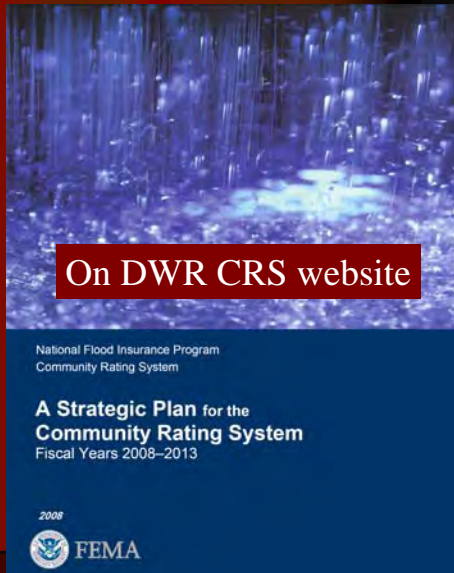
Users Group for your area

- ✓ Interested?
- ✓ If so, need a volunteer
- ✓ DWR will help
 - ✓ Contact info
 - ✓ Speakers



CRS Strategic Plan

CRS Strategic
Planning and
Changes Expected
in 2012





CRS Strategic Plan

New Goals

- ✓ Reduce flood damage to insurable property,
- ✓ Strengthen and support the insurance aspects of the NFIP, and
- ✓ Encourage a comprehensive approach to floodplain management.



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Program
Insurance Manual



CRS Strategic Plan


Objectives

1. Ensure that CRS credit is appropriate and earned
2. Support FEMA's repetitive flood loss initiatives
3. Encourage community improvement
4. Provide support procedures and resources
5. Implement a knowledge management plan



CRS Strategic Plan

STRATEGIC PLAN for the COMMUNITY RATING SYSTEM, 2008–2013	
Objectives	Strategies
1. Ensure that all CRS credits are appropriate and fully earned.	1.1. Ensure that all credited activities properly reflect the CRS goals. 1.2. Ensure that all CRS communities are fully compliant with NFIP criteria. 1.3. Improve the CRS verification process.
2. Support FEMA's initiatives to reduce repetitive flood losses.	2.1. Improve CRS incentives and opportunities to encourage communities to reduce repetitive flood losses. 2.2. Use the CRS to support other efforts to reduce repetitive flood losses.
3. Encourage communities to improve their floodplain management programs continually.	3.1. Develop a set of incentives for implementing each CRS-credited activity. 3.2. Review the CRS incentives in light of the CRS goals. 3.3. Help communities manage their CRS programs more effectively.



CRS Strategic Plan

Alternative Application Approaches

- ✓ Post-CAV review
- ✓ Objective: Document > 500 points
- ✓ Gets the ISO/CRS Specialist to visit
- ✓ Items most likely to get 500 points




CRS Strategic Plan

CRS Quick Check										
Application Cover Page Data										
Community name						State	BCEGS			
NFIP Number						FIRM Effective Date				
Population						Current FIRM Date				
Application Date						County				
Chief Executive Officer					CRS Coordinator					
Name										
Title										
Address										
Address										
Coordinator's phone						Fax				
Coordinator's e-mail										
Section	Prerequisites					Met	Can Meet	Enter		
211	a	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?								
	a	Have you maintained flood insurance policies on all buildings that have been required to have one?								
	a	How many repetitive loss properties are there in your community?								
	a	What is your rep loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)								
		Scores					Now	Could	Score	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?					56		56	56
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?							14	56
	f	Do you keep paper records at a secure offsite storage site or scan them and back them up?							10	10
320		Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?							140	140
330	a	Do you send out newsletters or other flood informational materials to all residents in your community?							20	60
	b	Do you send out informational materials to all residents in your floodplain?							50	130
	c.f	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?							10	60
340	b	Automatic credit based on Dept of Real Estate regulations					15		15	15
350	a	Do you have any flood-related references in your public library?							14	30
	c	Do you have flood-related information or links on your community's website?							10	72



CRS Strategic Plan


(not due to an NFIP code requirement)			N/A	2800
basins and to remove debris when found?	40	200	40	250
program for drainage improvements?			50	50
waste in drainageways?			15	30
an listening to the radio)?			20	40
at specifies what to do after the notification?			40	50
ate it at least annually?			10	50
noaa.gov/)			25	25
e FIRM, talk to DWR			N/A	900
	64		64	75
ency plan?			25	100
n on the next worksheet	1.00	1.00	N/A	1.5
Total	637	400		
Total "Now" + "Could"		1,037		
Potential CRS Class	9	8		



CRS Strategic Plan

4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness



Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas



CRS Strategic Plan

Self-Assessment

- ✓ Think beyond easy CRS points
- ✓ Two tiers
 - ✓ Tier 1 – one person, ½ day
 - ✓ Tier – complete floodplain management plan



CRS Strategic Plan

Self-Assessment

- ✓ Try Tier 1
 - ✓ URL: <http://j.i>
 - ✓ Assign your own user name and password
 - ✓ Earn CECs if completed and comments



CRS Strategic Plan

300 Public Information

- 310 – Elevation Certificates
- 320 – Map Information Service
- 330 – Outreach Projects
- 340 – Hazard Disclosure
- 350 – Flood Protection Information
- 360 – Flood Protection Assistance



CRS Strategic Plan

310 – Elevation Certificates

- ✓ No more credit for computer format (ECCF)
- ✓ ECWS moving to 350
- ✓ ORS moving to 430
- ✓ Gig list threshold from 80% to 90%
- ✓ Submit ECs with recertification

The image shows a sample Elevation Certificate form. It includes sections for:

- SECTION A - PROPERTY INFORMATION:** Building Owner's Name, Address, City, State, ZIP Code, and Property Description.
- SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION:** FIRM Panel Number, FIRM Issue Date, FIRM Panel Name, FIRM Panel Date, and FIRM Panel Description.
- SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED):** Building Elevation, Building Under Construction, and various elevation points (e.g., Top of Wall, Top of Roof, etc.).
- SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION:** Signature, Title, Date, and Seal of the certifying professional.



CRS Strategic Plan

320 – Map Information Service

- ✓ Read FIRM: 140 points \Rightarrow 70 points
- ✓ More points for
 - ✓ LiMWA/floodway
 - ✓ Areas not on FIRM
 - ✓ Depths at sites
 - ✓ Special hazards
 - ✓ Historical flooding
 - ✓ Natural functions





CRS Strategic Plan

330 – Outreach Projects

- ✓ OPC, OPF, OPA \Rightarrow ½ credit
- ✓ More points for
 - ✓ Program for Public Information
 - ✓ Projects by stakeholders
 - ✓ Measure/reach outcomes
- ✓ Post-flood projects



CRS Strategic Plan

10 old topics \Rightarrow 6 new topics

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions
7. – 10. Others identified in the Program for Public Information



CRS Strategic Plan

Program for Public Information

- ✓ Committee of ≥ 3 people,
 - ✓ At least $\frac{1}{2}$ not in the local government
- ✓ Process
 - ✓ Tier 1 self-assessment
 - ✓ Identify target areas and audiences
 - ✓ Identify current projects
 - ✓ Determine messages and media
 - ✓ Identify desired outcomes
 - ✓ Monitor and evaluate
- ✓ Looking for pilot communities



CRS Strategic Plan

340 – Hazard Disclosure

- ✓ Researching on-line MLS disclosure

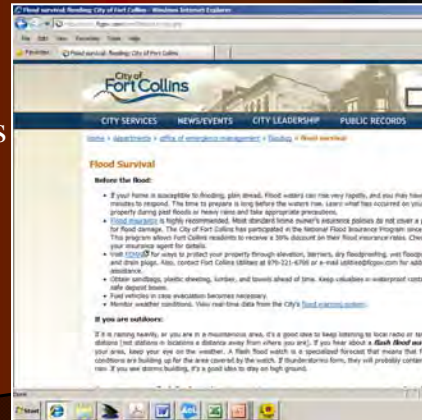




CRS Strategic Plan

350 – Flood Protection Information

- ✓ Less credit for library
- ✓ Specific documents
- ✓ More credit for websites
- ✓ Cover 6/10 PPI topics
- ✓ Must be more detailed than outreach projects
- ✓ Moving ECWS to WEB



CRS Strategic Plan

360 – Flood Protection Assistance

- ✓ Credit for one-on-one property protection advice and assistance
- ✓ Double credit for site visits
- ✓ New credit for help on financial assistance and grants





CRS Strategic Plan

NEW

370 – Promotion of Flood Insurance

- ✓ Community role in promoting insurance
- ✓ Work with insurance agents
- ✓ High level commitment
- ✓ Determine local needs
- ✓ Do projects
- ✓ Track progress
- ✓ Can be part of a PPI



National Flood Insurance Program
Flood Insurance Manual
May 2008
Revised October 2008
Revised May 2009
Revised October 2009
Revised May 2010
Revised October 2010
FEMA



CRS Strategic Plan

400 Mapping and Regulations

- 410 – Additional Flood Data
- 420 – Open Space Preservation
- 430 – Higher Regulatory Standards
- 440 – Flood Data Maintenance
- 450 – Stormwater Management



CRS Strategic Plan

410 – Additional Flood Data

- ✓ Coordination with Map Mod and Risk MAP
- ✓ Attention to LiMWA
- ✓ Reduce “with review” credit
- ✓ Credit high water marks
- ✓ Future conditions hydrology includes sea level rise



CRS Strategic Plan

420 – Open Space Preservation

- ✓ No default impact adjustment
- ✓ More credit for protecting natural floodplain functions
- ✓ New credit for restoring natural floodplain functions





CRS Strategic Plan

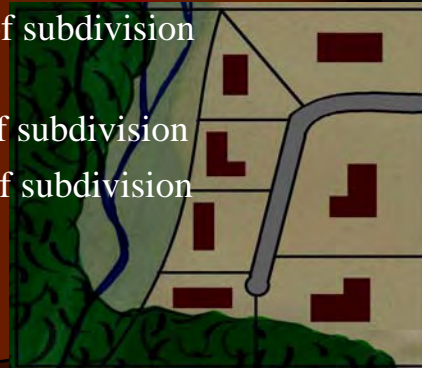
Proposed Natural functions open space (NFOS)				
<i>Credit is only for parcels that qualify for OSP credit. Therefore, there is no default impact adjustment.</i>				
Section	Current Credit	Points	New Credit	Points
421.c	Property is in an undeveloped natural state, has been restored to a natural state, or protects natural and beneficial floodplain functions.	100	Same	100
			Property is in a local habitat conservation plan	50
			Property has habitat for threatened or endangered aquatic or riparian species	50
			Property is in a designated open space corridor or connected network of wetlands, woodlands, wildlife habitats, wilderness and other areas that support native species, maintain natural ecological processes, and sustain air and water resources.	25
			Property has educational material on the site's natural floodplain functions	25
	Maximum possible	100		250



CRS Strategic Plan

Open Space Incentives (OSI)

- ✓ Moving land development criteria (430LD) to 420 to be Open Space Incentives (OSI)
- ✓ Set aside floodprone part of subdivision
- ✓ “To the extent possible” set aside floodprone part of subdivision
- ✓ Regulate X Zone portion of subdivision
- ✓ Density bonus or TDR
- ✓ Allow clustering





CRS Strategic Plan

Low Density Zoning (LZ)

- ✓ Low density zoning in vacant areas must be 5+ acres



CRS Strategic Plan

Natural Functions Protection (NFP)

- ✓ Avoid or minimize disruption to channel bank or shoreline
- ✓ Prohibit structures within 25 feet or more of the bank or shoreline
- ✓ Prohibit all development within 25 feet or more of the bank or shoreline





CRS Strategic Plan

Development Limitations (DL)

- ✓ Credit for prohibiting filling
- ✓ Credit for compensatory storage
- ✓ Credit for prohibiting buildings



CRS Strategic Plan

430 – Higher Regulatory Standards

Freeboard (FRB):

- ✓ Full credit if building on fill is prohibited
- ✓ Less credit if fill allowed and comp storage
- ✓ Less credit if fill allowed and no comp storage





CRS Strategic Plan

430 – Higher Regulatory Standards

- ✓ More flexible credit for protecting critical facilities
- ✓ Foundation protection credit based on I-Codes
- ✓ Moving FRX from 450 to be Local Drainage Protection (LDP)
- ✓ All building code credit based on BCEGS class
- ✓ Impact adjustment based on SFHA



CRS Strategic Plan

NEW

430 – Higher Regulatory Standards

- ✓ New credit: Regulation Administration
- ✓ Training
- ✓ CFMs
- ✓ Off-site records storage (ORS)
- ✓ IAS accreditation
- ✓ Inspection procedures
- ✓ Reinspections





CRS Strategic Plan

440 – Flood Data Maintenance

- ✓ Review of GIS credit with DFIRMs
- ✓ Benchmark Maintenance credit only where there are BFEs
- ✓ Benchmark Maintenance credit for GPS
- ✓ Digital maps OK for FM



CRS Strategic Plan

450 – Stormwater Management

- ✓ Extra credit for managing volume of runoff
- ✓ New credit for low impact development (LID) regs
- ✓ Moving public maintenance (PUB) to 540
- ✓ Less credit for ESC required by NPDES (5 acres or greater)





CRS Strategic Plan

500 Flood Damage Reduction

- 510 – Floodplain Management Planning
- 520 – Acquisition and Relocation
- 530 – Flood Protection
- 540 – Drainage System Maintenance



CRS Strategic Plan

510 – Floodplain Management Planning

- ✓ In-depth evaluation by the University of North Carolina
- ✓ Revision of Repetitive Loss Area Analyses
- ✓ New credits in Habitat Conservation Plan





CRS Strategic Plan

520 – Acquisition and Relocation

530 – Flood Protection

- ✓ New environmental review criteria
- ✓ 530 credit if building removed, but the area is not preserved open space



CRS Strategic Plan

540 – Drainage System Maintenance

- ✓ More attention to programs that protect natural floodplain functions
- ✓ Moving 450 PUB
- ✓ CDR1: conveyance
- ✓ CDR2: storage basins
- ✓ Annual inspections
- ✓ More guidance on defining the drainage system





CRS Strategic Plan

600 Flood Preparedness

610 – Flood Warning Program

620 – Levee Safety

630 – Dam Safety



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610 – Flood Warning Program

- ✓ Vulnerability analysis/self-assessment prerequisite for some credits
- ✓ Some points rearranged





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620 – Levee Safety

NEW

- ✓ Address report by the National Committee on Levee Safety
- ✓ Credit for accredited levees
- ✓ Separate credits





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NEW

620 – Levee Safety		
Credits	Accredited	Non-Accredited
Flood protection level	No	No
Levee maintenance	No	Yes
Emergency plan	Yes	Yes
Outreach notification	Yes	Yes



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630 – Dam Safety

- ✓ Coordination with 610 – Flood Warning
- ✓ Revise state program (SDS) to stress support for local dam failure emergency response planning
- ✓ Moving some points from SDS to local credit (DFP)



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710 – Growth Adjustment

- ✓ 2010 county Census data is available
 - ✓ 760 communities lose credit
 - ✓ 209 communities have no change
 - ✓ 242 communities gain credit
- ✓ 104 communities will lose a class
- ✓ One community will gain a class
- ✓ Can average higher community growth rate
- ✓ May need more points above the class break



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Special Hazards

- ✓ Mapping credit for alluvial fans, ice jams
- ✓ Allow a tsunami response plan to qualify for the tsunami hazard open space prerequisite



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Prerequisites

- ✓ Rethinking Class 1 insurance coverage prerequisite
- ✓ BCEGS:
 - ✓ Class 7: 6/6 \Rightarrow 5/5
 - ✓ Class 4: 5/5 \Rightarrow 4/4
- ✓ Possible Class 4 prerequisites:
 - ✓ 610 – Flood Warning Program
 - ✓ 620 – Levee Safety if there's a levee
 - ✓ 630 – Dam Safety if downstream of a dam
 - ✓ ≥ 100 points for natural floodplain functions



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Table 3. Natural Floodplain Functions Projected Scores


Class	Community	420 NFOS	430 NFP	450 ESC	450 WQ	510 HCP	Total
1	Roseville, CA	25	0	10	25	0	60
2	King County, WA	30	38	35	25	0	128
2	Tulsa, OK	45	0	35	25	0	105
3	Pierce County, WA	25	25	35	25	0	110
4	Fort Collins, CO	85	0	35	25	0	145
4	Sacramento County, CA	0	0	0	25	0	25
4	Charleston County, SC	25	0	35	25	0	85
4	Skagit County, WA	65	75	35	25	0	200
4	Snohomish County, WA	25	50	35	25	0	135
	Maximum possible	250	100	45	25	15	435



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“Weighting Review”

- ✓ Study of CRS dollar savings to the NFIP
- ✓ Weighting reviews
 - ✓ Committee weighting of activity elements
 - ✓ June forum weighting of activities and series
- ✓ Sensitivity analysis of impact on communities



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2007
Manual
Format

621 Credit Points


Maximum credit for Activity 620: 900 points.

Levee protection level (LPL) (Maximum credit: 100 points)

For LPL credit, the following conditions must be met:

- a. LPL = flood recurrence interval at the flood protection level. If the flood protection level is at or above the base flood elevation, LPL = 100. There is no credit for levees below the 25-year protection level. The flood protection level can be determined in either of the following ways:
 1. The levee's flood protection level may be determined by the U.S. Army Corps of Engineers or other federal agency that has inspected the levee; or
 2. In the absence of a determination by a federal agency with jurisdiction, the levee's flood protection level is 3 feet below the lowest point of the crown.

The criteria in 44 *CFR* 65.10(b)(1) require that the crown of the levee be at least 3 feet above the base flood elevation. To be credited under this activity, the levee would not need to be that high, but it must meet the rest of the requirements of §65.10.



CRS Strategic Plan

2012
Manual
Format

621 Credit Points

The maximum credit for Activity 620 is 900 points. The points are available under a single element, "levee protection level" (LPL).

Levee protection level (LPL) (Maximum credit: 100 points)

The points for LPL are adjusted upward under Credit Calculation (see below) to reach the total points for this activity.

- a. The points for LPL are equal to the flood recurrence interval at the flood protection level. If the flood protection level is at or above the base flood elevation, then LPL equals 100.

LPL = the flood recurrence interval at the levee's flood protection level

There is no credit for levees below the 25-year protection level.

The **flood protection level** can be determined in either of the following ways:

1. The levee's flood protection level may be determined by the U.S. Army Corps of Engineers or other federal agency that has inspected the levee; or
2. In the absence of a determination by a federal agency with jurisdiction, the levee's flood protection level is 3 feet below the lowest point of the crown.

*The criteria in 44 *CFR* 65.10(b)(1) require that the crown of the levee be at least 3 feet above the base flood elevation. To be credited under this activity, the levee would not need to be that high, but it must meet the rest of the requirements of §65.10.*



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Verification Changes

- ✓ Sampling report
- ✓ Larger samples for larger populations
- ✓ More collected at annual recertification



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Application and Recertification Prerequisite			
	In the SFHA	In a regulated floodplain outside the SFHA	In the rest of the community
Number of buildings in the SFHA (bSF) as of last report			
Number of new 1 – 4 family structures constructed since last report	+		
Number of all other structures constructed since last report	+		
Number of buildings removed/demolished since last report	-		
Number of buildings affected by map revisions since last report (+ or -)			
Number of buildings affected by corporate limits changes (+ or -)			
Current total number of buildings in the SFHA (bSF) (sum of lines 1 – 6)			
Number of substantial improvement/damage projects since last report			
Number of repetitive loss properties mitigated since last report			
Number of LOMRs and map revisions (not LOMAs) since last report			
Acreage of area(s) (aSFHA) as of the last report			
Acreage of area(s) affected by map revisions since last report (+ or -)			
Acreage of area(s) affected by corporate limits changes (+ or -)			
Current acreage of the SFHA (aSFHA) (sum of lines 11 – 13)			



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“Think Discount”

- ✓ 10% of communities account for 75% of the CRS dollar discount
- ✓ Top 20%: > \$200,000 annual discount
 - ✓ More frequent contact
 - ✓ More exacting verification procedures
- ✓ Bottom 40%: < \$18,000
 - ✓ Possible visits less frequently than every 5 years




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Transition

- ✓ Wide distribution of the 2012 *Manual*
- ✓ Newsletter and workshops
- ✓ Identification of 2012 cycle communities likely to be adversely affected
- ✓ Defer them to later in the year
- ✓ Work with communities





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Reports Available for Review

- ✓ 330 – Outreach Projects
- ✓ 350 – Flood Protection Information
- ✓ 610 – Flood Warning Program
- ✓ 630 – Dam Safety
- ✓ Natural Floodplain Functions
- ✓ Repetitive Loss Strategy
- ✓ Sampling


Order from NFIPCRS@ISO.com

Strategic Plan Evaluation
Activity 330
Outreach Projects

DRAFT
June 1, 2010



National Flood Insurance Program
Community Rating System



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Reports Available for Review


- ✓ 330 – Outreach Projects
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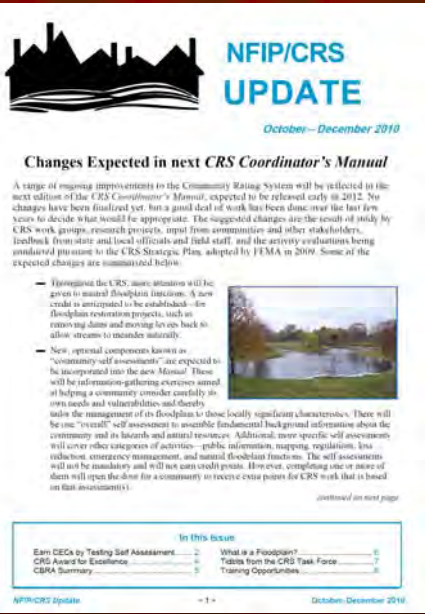
Strategic Plan Evaluation
Activity 330
Outreach Projects

✓ More later

DRAFT
June 1, 2010



National Flood Insurance Program
Community Rating System





CRS Users Groups



Users Group for your area

- ✓ Interested?
- ✓ If so, need a volunteer
- ✓ DWR will help
 - ✓ Contact info
 - ✓ Speakers



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Questions
or
Comments
?





